

PRICE \$2½ PER MONTH.

REFERENCES.

SIEMSEN & Co.
11 2129 Hongkong, 11th December, 1871.

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omona known:

person who has known engaged in such a pursuit, one has become the subject of "a well-marked mental illness," and another is in a "moral asylum; whilst a member of one of the Sub-Committees who took part in an exciting session has since been diagnosed as a "mysterious case of insanity." The inquiry is a slight evil that a knot of curious persons should talk inconceivable nonsense and torture evidence out of all shape, and produce imaginary discoveries. But anybody who has seen something of the working of Spiritualism here and in America knows that sensitive and excited persons are always at a risk of a violent reaction. Their imaginations are easily making fools of themselves and many of their admirers, but they are making lunatics of others; and little as they may be conscious of their responsibility, we are inclined to speak of their proceedings with disgust rather than ridicule.

Our remark may be added on a subject which is connected with the one to which we are now turning. This volume contains a letter from Mr. Wallace, who is a believer, and who goes at some length into an argument which we frequently hear. If, it is said, science has revealed phenomena which once seemed to be incredible, but are now explicable by known laws, why should it not reveal equally as many discoveries in a field which is inquired into by the spirits to be received as well as electric telegraphs? Without going into the accuracy of this analogy, there is one simple remark which we say for unsentient people. When a true scientific law has been discovered, it may always be verified, and it is a fact in many cases tested by a crowd of experiments. But the alleged facts of the electric telegraph, which we suppose to be a electric discharge, any qualified observer could repeat his experiments, and according to his discoveries were speedily recognised throughout the civilized world. When the electric telegraph has once been set to work, everybody may satisfy himself by connecting a day or two with the wire, and then the fact is proved. The wretched imposture of Spiritualism differs signally in both these respects. So far from being able to repeat the experiments, the believers proclaim in the strongest way that the phenomena will not take place in the most cautious manner, and, singularly enough, they take pains to make the experiments in the presence of the presence of scientific observers. If they are simply delusions, this is precisely what we should expect; if they depend upon any such thing as a "psychic force," it must be entirely different from all other sources with which we are acquainted. Mr. Home is a electric battery that will only give fire when the circuit is completed, and it is not when the circuit is broken, and the fire is very active for observation carefully removed. And yet more, if there is a word of truth in some of the pretended results, nothing would be easier than to demonstrate that beyond all cavil. When the electric telegraph brought us the news of the burning of Chicago, any unbeliever in its powers would have been very unwise. But we remember, we very active at the time, tell us of the assassination of Lincoln before the Atlantic telegraph was in operation? One such fact would be all but absolutely conclusive; but not a single example of the kind has ever occurred, and such attempts as have been made have failed ridiculous. It is not that the spirits have tried to discover the position of Lincoln's assassin, and not that they even made a good guess. Till they succeed in satisfying some such simple test, we shall take the liberty of holding them to be impostors. Mr. Varley gives incidental illustration of this. He tries to explain why spirits are incapable of giving us certain facts, and he tells us of the possible reason: "The spirits are generally an ignorant set." Substituting mediums for spirits we should be inclined to accept of explanation. But a few pages before he tells us that he has been in communication with Franklin. Surely the eminent physicist might have put him up to the fact that the spirits would have been unable to have revealed the presence of a more than human intelligence. But, by a singular fatality, the spirits perversely shrink from anything that would really be a crucial test, and as we shall venture to think, for the best of all possible reasons. Meanwhile we can only hope that this report of the Committee will have the effect of putting an end to the communication of preposterous stories which they have added to the Committee Reports to discredit a little farther one of the most unequivocally degrading superstitions that have ever found currency among reasonable beings.

Tribunals of Commerce.

We have already seen that the select committees appeared last session to inquire into the expediency of establishing tribunals of commerce, or of otherwise improving the administration of justice in commercial cases. The Committee have now reported. The committee examined several witnesses, and they found that the dissimulation existing among the mercantile community as the manner in which justice is administered, and the delay in the superior courts is ascribed to the delay in the progress of the cause; exposure of the preliminary procedure and in the trial of the cause; the difficulty of bringing the relevant facts before the jury; the expense of delay, and expense of the trial. It appears to the committee, that in order to derive all the benefit expected from a tribunal of commerce, it is essential that the procedure should be of a simplified nature. It is proposed to refer before the Tribunal of Commerce, France, or before justices of the peace in this country. The complainant should be obliged to state before the tribunal, and the defendant should appear in person or through an agent to answer the charges, and to defend himself. The procedure required should be regulated by the directions of the tribunal, so as to bring the cause to a speedy termination. The committee think it undesirable to employ legal agents. They therefore recommend that counsel and attorneys should be admitted to assist the parties; but not appearing their persons at the trial. It is recommended that the number of cases the tribunal would be disposed of the complaint on the first appearance of the parties, by unravelling the causes of dispute, and their differences, without resorting to a formal decision; and that in many other cases the tribunal would be enabled to decide on the admitted facts, and to award compensation. A small number of cases, however, would present features of legal complexity which would deserve the consideration of a higher tribunal. The committee believe that the tribunals of commerce in the county courts and the magistrates have been found sufficient for the protection of the sailor from injustice. They therefore think that a similar tribunal should be formed in the county courts of the county of London. In any case under £200 the appeal should only be allowed with the sanction of the court; and above that amount it should be allowed on writ; other changes may be introduced into the judicial system of the country, but the committee are unable to determine what any additional expenses would be.

It is recommended that the Tribunal of Commerce. But it seems to the committee that if a reasonable scale of fees were charged for the tribunals, the receipts would be sufficient to meet the expenses of the tribunals. The withdrawal of commercial cases, in the instance, from the Superior Courts, would afford a reasonable expectation that the number of judges of the county courts might be reduced. The committee think that the amount would be equal to any deficiency arising from the expense of the Tribunals of Commerce.—*Globe*

Le Livre au Capital

THE Undersigned, Agents for the above Company, are prepared to grant Policies against Fire on Buildings and Goods, at current rates.
RUSSELL & CO.
236 Hongkong, 7th February, 1897.

PACIFIC INSURANCE COMPANY OF SAN FRANCISCO.
THE Undersigned having been appointed Agents in China for the above Insurance Company, are prepared to grant Policies against Marine Risks at the Current Rates.
RUSSELL & CO.
573 Hongkong, 3rd March, 1897.

YANG-TSZE INSURANCE CORPORATION OF SHANGHAI.
POLICIES granted on Marine Risks to parts of the West at current rates. In addition to the usual brokerage, this corporation returns to the assured Twenty per cent of its yearly profits, divided *pro rata* to the premium contributed.
RUSSELL & CO.
1089 Hongkong, 1st January, 1870.

BATAVIA SEA AND FIRE INSURANCE COMPANY.
THE Undersigned having been appointed Agents for the above Insurance Company, are prepared to grant Policies against Sea Risks at current rates.
RUSSELL & CO.
1023 Hongkong, 1st April, 1885.

VICTORIA FIRE INSURANCE COMPANY OF HONGKONG, LIMITED.
THIS Company, with its Head Office in Hongkong, and Agents at the Treaty Ports in China, and Japan, is prepared to issue Policies of Insurance, at the current rates of Premium at the respective places.
AUGUSTINE HEARD.
557 Hongkong, 1st April, 1891.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.
FROM and after this date the following Insurance will be charged on SHORT PERIOD Insurances:
Not exceeding 1 month 2 of the annual rate
Above 1 month, and not exceeding 3 months 3 " 1 do.
Above 3 months, and not exceeding 6 months 4 " 1 do.
Above 6 months the full annual rate.
GILMAN & Co., Agents.
North British & Mercantile Insurance Co., Ltd.
698 Hongkong, 7th April 1888.

NOTICE.
THE QUEEN INSURANCE COMPANY.
THE following rates will be charged in for SHORT PERIOD Insurances:
Not exceeding 10 days 1 of the annual rate
Above 10 days, and not exceeding 1 month 2 do.
Above 1 month and not exceeding 3 months 3 do.
Above 3 months and not exceeding 6 months 4 do.
Above 6 months the full annual rate.
Agents The Queen Insurance Co., Ltd.
242 Hongkong, 22nd January, 1870.

THE QUEEN INSURANCE COMPANY CAPITAL.—TWO MILLION STERLING.
THE Undersigned having been appointed Agents for the above Company in Port, is prepared to grant Policies against Fire, on Goods stored in their Warehouses.
NORTON, LYALL & CO.
241 Hongkong, 22nd January, 1870.

THE GUARANTEE FIRE AND LIFE INSURANCE COMPANY.
No. 11, Lombard Street, LONDON.
Established 1821.
Authorized by special Acts of Parliament.
Subscribed Capital—£2,000,000, Sterling.
THE Undersigned having been duly appointed Agents for the above Company, are prepared to take risks against Fire, on the terms.
OLYMPHANT & CO.
2317 Hongkong, 7th December, 1851.

IMPERIAL FIRE INSURANCE COMPANY.
REDUCTION IN THE RATES OF PREMIUM UNTIL further notice. Agents in Port. Rates will be charged for Fire Insurances:
Detached & semi-detached Dwelling Houses removed from town, and their contents. 1 p
Other Dwelling Houses, used strictly as such, and their contents. 1 p
Godowns, Offices, Shops, &c., and their contents. 1 p
GILMAN, LYALL & CO., Agents.
Imperial Fire Insurance Co., Ltd.
654 Hongkong, 7th March, 1863.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.
REDUCTION IN THE RATES OF PREMIUM UNTIL further notice. Agents in Port. Rates will be charged for Fire Insurances:
Detached & semi-detached Dwelling Houses, removed from town, and their contents. 1 p
Other Dwelling Houses, used strictly as such, and their contents. 1 p
Godowns, Offices, Shops, &c., and their contents. 1 p
GILMAN & Co., Agents.
North British & Mercantile Insurance Co., Ltd.
886 Hongkong, 13th March, 1865.

NOTICE.
FROM and after this date the following Insurance will be charged for SHORT PERIOD Insurances:
Not exceeding Ten days 1 of the annual rate
Above 1 month, and not exceeding 3 months 1 do.
Above 3 months, and not exceeding six months 1 do.
Above six months the full annual rate.
JARDINE, MATTHEW & CO., Agents, Alliance Assurance Co., Ltd.
678 Hongkong, 28th August, 1861.

PHENIX FIRE INSURANCE COMPANY.
THE Undersigned having been appointed Agents to the above Company in Port, are prepared to grant Policies against Fire, on Buildings or Goods stored there.
DOUGLAS LAIRDALE & CO.
717 Hongkong, 9th November, 1861.

IMPERIAL FIRE INSURANCE COMPANY.
THE Undersigned having been appointed Agents of the above Company at the Port, are prepared to grant Policies against Fire, on Buildings or Goods stored there.
GIBB, LIVINGSTON & CO.
Hongkong, 24th August, 1864.

NOTICE.
ROYAL INSURANCE COMPANY.
THE annual rates for Fire Insurance on various classes of Buildings and Goods, will remain as follows until further notice:
Detached and semi-detached Dwelling Houses (removed from town) and their contents. 1 p
Other Dwelling Houses (similarly situated) and their contents. 1 p
Offices and Godowns and their contents. 1 p
The Rates by Special arrangement.
Not exceeding 10 days 1 of the annual rate
Not exceeding 1 month 1 do.
Above 1 month, and not exceeding 3 months 1 p
Above 3 months, and not exceeding 6 months 1 do.
Above 6 months the full annual rate.
Agents, Royal Insurance Co., Ltd.
1783 Hongkong, 13th September, 1864.

LONDON AND PROVINCIAL MARINE INSURANCE COMPANY.
THE Undersigned having been appointed Agents in Hongkong for the above company, are prepared to grant Marine Insurance at current rates.
AUGUSTINE HEARD.
471 Hongkong, 9th March, 1868.

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are prepared to gra

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Messrs. TRÜBNER & CO.,
60, PATERNOSTER ROW, LONDON.

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